

5 CLAIMS:

What is claimed is:

1. A device comprising:
10 connecting means for establishing a communication link with a second party;

selection means connected to receive a control message signal from
said second party said signal including a plurality of selectable security
15 protocols and in response thereto to select one of the plurality of security protocols; whereby

information transferred subsequently between the device and second
party is protected using the selected security protocol.
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2. A device according to claim 1 wherein said selection means further comprises:

25 analysis means which analyses the data contained in said control message signal and in response thereto selects the security protocol.
3. A device according to claim 1 further comprising:

30 calculating means for generating an EMV cryptogram from data held in at least one data field of the control message signal.
4. A device according to claim 3 further comprising cryptogram
transmitting means provided to transmit the EMV cryptogram from the mobile
35 station to initiate secure transfer of information from the device.

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5. A device according to claim 1 further comprising:

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means to provide a start payment signal from the device to the second party which thereby initiates the control message signal from the second party.

6. A device according to claim 1 further comprising:

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means for communicating, when said selected security protocol is the SET standard, with a modified SET wallet server which is adapted to receive an EMV cryptogram generated by the device and thereafter to communicate with a SET payment gateway via the second party according to the SET standard.

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7. A device station according to claim 1 further comprising:

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means for communicating, when said selected security protocol is the EMV standard, with the second party directly via an EMV cryptogram generated via the device.

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8. A device according to claim 1 wherein the control message signal comprises a series of data fields each containing data indicating a predetermined parameter for the transaction.

9. A device according to claim 1 wherein the control signal includes a data
field which indicates whether the device can communicate directly with the
second party or with the second party via a modified SET wallet.

10. A device according to claim 1 further comprising:

internet browsing circuitry which enables a user of the device to access
and browse the internet via the device.

11. A device according to claim 10 wherein said connecting means enables
a connection to be established between said device and a second party via the
internet.

12. A device according to claim 1 wherein said device comprises a mobile
station.

13. A device according to claim 1 wherein said second party comprises a
merchant server associated with a merchant offering an item to be purchased.

14. A device comprising:

connecting means for establishing a communication link with a second
party;

selection means for selecting one of a plurality of security protocols and
being connected to communicate said selection to said second party; and

calculating means for generating an EMV cryptogram for transmittal
from said device; whereby

information transferred subsequently between the device and second party is protected using the selected security protocol.

15. A device comprising:

connecting means for establishing a communication link with a second party;

selection means for selecting a SET security protocol and being connected to communicate said selection to said second party; and

calculating means for generating an EMV cryptogram for transmittal from said device; whereby

information transferred subsequently between the device and second party is protected using the SET security protocol.

16. A device comprising:

connecting means for establishing a communication link with a second party;

selection means for selecting a EMV security protocol and being connected to communicate said selection to said second party; whereby

information transferred subsequently between the device and second party is protected using the EMV security protocol.